

English, Grade 10 Applied ENG2P	
Lesson 2: Financial Decisions & Character Motivation	
<p>Connections to Financial Literacy</p> <p>In this lesson students will reflect upon the financial decisions made by characters in short stories. Through discussion, critical analysis and reflective journals, students will gain a better understanding of implications of financial decisions and personal finance planning such as budgeting, saving and investing.</p> <p>Through the examination and self-reflection of financial decisions, the students will be better equipped at “having the knowledge and skills needed to make responsible economic and financial decisions with competence and confidence” (<i>Sound Investment: Financial Literacy Education in Ontario Schools</i>, p. 7)</p> <p>“In developing “critical literacy [skills] related to financial issues, [the] goal is to help students acquire the knowledge and skills that will enable them to understand and respond to complex issues regarding their own personal finances and... and the social, environmental, and ethical implications of their own choices as consumers.” (<i>Financial Literacy: Scope and Sequence of Expectations 9-12</i>, p. 3)</p>	<p>Text Forms Explored in Lesson</p> <p>Short stories</p> <p>Text Forms Created in Lesson</p> <p>EXIT slips</p> <p>Graphic Organizer (Placemat)</p> <p>Discussion Board/ Journal Entries/ Blog Post</p>
Curriculum Expectations	
READING AND LITERATURE STUDIES	
<p>Overall Expectations:</p> <p>By the end of this course students will:</p>	
<p>1. Reading for Meaning: read and demonstrate an understanding of a variety of informational, literary, and graphic texts, using a range of strategies to construct meaning</p>	<p>Specific Expectations:</p> <p>Variety of Texts</p> <p>1.1 read several different short, contemporary, student- and teacher-selected texts from diverse cultures, identifying specific purposes for reading</p> <p>Using Reading Comprehension Strategies</p> <p>1.2 use several different reading comprehension strategies before, during, and after reading to understand both simple and complex texts</p> <p>Demonstrating Understanding of Content</p> <p>1.3 identify the important ideas and supporting</p>

	<p>details in both simple and complex texts</p> <p>Making Inferences</p> <p>1.4 make and explain inferences about both simple and complex texts, supporting their explanations with stated and implied ideas from the texts</p> <p>Extending Understanding of Texts</p> <p>1.5 extend understanding of both simple and complex texts by making connections between the ideas in them and personal knowledge, experience, and insights; other texts; and the world around them</p> <p>Analysing Texts</p> <p>1.6 analyse texts in terms of the information, ideas, issues, or themes they explore, examining how various aspects of the texts contribute to the presentation or development of these elements</p>
<p>2. Understanding Form and Style: recognize a variety of text forms, text features, and stylistic elements and demonstrate understanding of how they help communicate meaning</p>	<p>Text Forms</p> <p>2.1 identify several different characteristics of informational, literary, and graphic text forms and explain how they help communicate meaning</p>
WRITING	
<p>Overall Expectations: By the end of this course students will:</p>	<p>Specific Expectations:</p>
<p>1. Developing and Organizing Content: generate, gather, and organize ideas and information to write for an intended purpose and audience</p>	<p>Identifying Topic, Purpose, and Audience</p> <p>1.1 identify the topic, purpose, and audience for several different types of writing tasks</p> <p>Generating and Developing Ideas</p> <p>1.2 generate and focus ideas for potential writing tasks, using several different strategies and print, electronic, and other resources, as appropriate</p> <p>Research</p> <p>1.3 locate and select information to support ideas for writing, using several different strategies and print, electronic, and other resources, as appropriate</p> <p>Organizing Ideas</p> <p>1.4 identify, sort, and order main ideas and supporting details for writing tasks, using several different strategies and organizational patterns suited to the content and the purpose for writing</p> <p>Reviewing Content</p> <p>1.5 determine whether the ideas and information gathered are relevant to the topic, sufficient for the purpose, and meet the requirements of the writing task</p>
<p>2. Using Knowledge of Form and Style: draft and revise their writing, using a variety of informational, literary, and graphic forms and stylistic elements appropriate for the purpose and audience</p>	<p>Form</p> <p>2.1 write for different purposes and audiences using several different informational, literary, and graphic forms</p>

Voice

2.2 establish an identifiable voice in their writing, modifying language and tone to suit the form, audience, and purpose for writing

Diction

2.3 use appropriate descriptive and evocative words, phrases, and expressions to make their writing clear and vivid for their intended audience

Sentence Craft and Fluency

2.4 write complete sentences that communicate their meaning clearly and accurately, varying sentence type, structure, and length to suit different purposes and making logical transitions between ideas

Learning Goals

At the end of this lesson, students will know, understand and/or be able to...

- Identify and employ strategies of critical analysis of elements of a text;
- Define and relate financial concepts to a critical analysis of a text;
- Examine and reflect upon the relationships between financial choices and values that are addressed through fictional texts;
- Reflect on and communicate learning with regards to financial choices and values in short fiction;
- Reflect on strategies used in analyzing a text in order to assess their personal strengths and next steps in analyzing literary texts.

Instructional Components and Context

Readiness & Instructional Strategies	Terminology	Materials
Readiness Students should have: <ul style="list-style-type: none"> • Familiarity with reading, analyzing and discussing short fiction. • Familiarity with analyzing basic elements of fiction: plot, setting, characters, setting, tone, mood, atmosphere. • Collaborative group skills (active listening, taking turns, responding to peers) 	Related to financial literacy (source: econedlink.org) Money: Anything that is generally accepted as final payment for goods and services; serves as a medium of exchange, a store of value and a standard of value. Characteristics of money are portability, stability in value, uniformity, durability and acceptance. Expenses: payments for goods	Materials Minds On <ul style="list-style-type: none"> • Copies of Short Fiction that addresses financial themes (refer to Grade 10 Appendix 1-2: List of Texts) Action <ul style="list-style-type: none"> • Grade 10 Appendix 1-1: Checklist for Blog Response

<ul style="list-style-type: none"> • Familiarity with some financial terminology (see Terminology section) • Experience with discussing literature online through discussion boards and/or blogging sites. 	<p>and services</p> <p>Income: Payments earned by households for selling or renting their productive resources. May include salaries, wages, interest and dividends.</p> <p>Budget: A spending-and-savings plan, based on estimated income and expenses for an individual or an organization, covering a specific time period.</p> <p>Financial Goal: a measureable and specific objective with regards to finances which can be reached in a prescribed period of time</p> <p>Values: Ideals that motivate and guide a person's life and define them as an individual i.e. honesty, trust, etc. (source makeitcount.ca)</p> <p>Spending: to use money immediately to buy goods and services</p>	<ul style="list-style-type: none"> • Chart Paper for place mat activities • Grade 10 Handout 1-1: Placemat Activity • Grade 10 Handout 1-2: Money and Values • Access to the internet • Access to online resources/ tools: <ul style="list-style-type: none"> ⇒ for Online Literature Circles – Wikispaces ⇒ for Journaling & Blogging Sites – Tumblr, Wordpress, Blogger ⇒ for Presentations – Prezi, Animoto <p>Consolidation</p> <ul style="list-style-type: none"> • Grade 10 Handout 1-3: Exit Tickets
--	--	---

Minds On

- ♦ Establishing a positive learning environment
- ♦ Connecting to prior learning and/or experiences
- ♦ Setting the context for learning

Lesson Description**Notes to teacher:**

The teacher will post this purpose statement for the lesson and may wish to redirect students attention to it throughout the lesson:

- To consider the concepts of **wants** and **needs** from a variety of perspectives so that we can assess the extent to which the experiences of characters influence their perception of wealth and poverty, wants and needs.
- To consider what we individually value and to connect that the values of some of the characters in the literary texts we are reading/viewing so that we can better understand the text and its significance.

Suggested Accommodations for IEP Students**Instructional**

Duplicated notes, ability grouping, partnering, assistive technology (text-to-speech software i.e. wordQ or Premier), graphic organizers, mind maps, repetition of information, reduced/uncluttered format, rewording or rephrasing of information, extra time for processing

Environmental

Strategic seating, alternative workspace (for independent activities)

Assessment

Extended time limits, verbatim scribing, oral responses, reduction in number of tasks, assistive technology (text to text, text to speech)

Whole Class**Part 1**

- Teacher leads class discussion on a brainstormed shared definition of "Money"
- Prompting questions for students (can be placed on a PowerPoint slide or chart paper):
 - What is money and why is it needed in society?
 - What do you (personally) do with your money?
 - What do you "need" money for? What do you "want" money for? In your view what percentage should be allocated toward the "needs" in life? (food, shelter and basic clothing)

Part 2

- Teacher provides students with a definition of "values"



Differentiation of process: discussion begins in small groups and is extended to online environment on discussion board. Content of discussion can be recorded and noted for future use.

Teacher provides oral feedback to students when they are in small groups or as responses to posts made by individual students in online discussion board, to ensure that discussion is focused on main topics of money, wants, needs, and values.

- In small groups, students discuss their own definitions of this term along with possible examples of values in their lives (family, work, friends, etc.)
- Teacher leads class discussion on how values are intrinsically connected with money choices and how values can be connected to financial decisions. (i.e. if you value education, you would save money to pay for your education after high school)
- Students can continue their discussions in small groups and brainstorm at least three major financial decisions that are affected by values

Action

- ♦ Introducing new learning or extending/reinforcing prior learning
- ♦ Providing opportunities for practice and application of learning (guided → independent)

Lesson Description

Notes to teacher:

Small Groups → Guided → Group Discussion/Placemats

Following the reading of a short story the class will be broken up into small groups. In small groups students will review the elements of the story/novel/play and create a placemat with the following criteria (refer to appendix 1):

- Choose one of the main characters from the story
- Using the character consider the following questions and respond in the appropriate placemat area.
 - **What was money needed for in the story?**
 - **Were their interactions with money in the story influenced by their values? Why or Why not?**
 - **What did the characters want to do with the money?**
- Using examples from the story (plot examples and quotations), identify and describe the character's values (i.e. family, love, friendship, health)

Independent → Individual Extension → Refer to Grade 10 Handout 1-1: Placemat Activity – Money and Values

A_{for}L Assessment **for** learning

Circulate and check for understanding of story and financial terminology.

Students should be able to identify a value in the life of a character and support their thinking with at least one example from the text. The discussion Provide feedback on examples and collaborative interaction.

A_{as}L Assessment **as** learning

Students co-construct criteria after viewing an examples of a blog. Refer to **Grade 10 Appendix 1-1: Checklist for Blog Response** for a guideline of criteria which the teacher will guide students to generate.

Teachers are encouraged to provide the students with descriptive feedback, based on the specific criteria generated by the class.

- Students record findings from their discussions. After considering the perspective of the character in the story, students also reflect upon their own experiences and how values are intrinsically connected to financial decision making.
- Students complete the chart under “me and my peers” and infer what their findings communicate about values in the “And So” column.

Consolidation

- ♦ Providing opportunities for consolidation and reflection
- ♦ Helping students demonstrate what they have learned

Components of Consolidation:

- discussion of student work
- teaching emphasis
- highlights and summary (What did you learn?) Teacher records students' thinking on chart and this is the beginning of co-constructing success criteria
- independent or further guided practice

Independent & Whole Class

Students will complete a self-reflection piece which allows them to reflect upon and record their learning about finances. They will be required to post their “exit ticket” onto a blogging site, and respond to at least two of their classmates writings online. Their posts must adhere to the online rules of discourse.

Assessment for learning

Students complete a brief “exit ticket” to document their learning in this lesson.

Assessment for learning

Students should demonstrate that there is an intrinsic connection between an individual's values and the financial decisions they make

Students should demonstrate that they are thinking about how these decisions are made and what they communicate about values and goals.



Differentiation of product: Students can post their “exit tickets” online in a blog format. They must respond to two other reflections of their peers in the class.

Disclaimer: Images and many text resources included in ELAN Financial Literacy Units are available in the public domain; ELAN does not guarantee continued access to external links provided on this site; nor shall it be liable for damages resulting directly or indirectly from the use of any external links provided.